

In re:
Theresa Morris
Debtor

Case No. 25-10649-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Mar 25, 2025

Form ID: 3091

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db	+ Theresa Morris, 1924 West Erie Avenue, Philadelphia, PA 19140-3925
14979735	+ American Heritage FCU, 3110 Grant Avenue, Philadelphia, PA 19114-2542
14979739	+ Comenity Capital Bank/NWYR&CO, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
14979746	+ Eckert Seamans, 50 South 16 Street, 22nd Floor, Philadelphia, PA 19102-2523
14979750	+ Larry A. Evans, 1061 Levick Street, Philadelphia, PA 19111-5409
14979756	Regional Acceptance Corporation, 1424 East Erie Tower, Greenville, NC 27858

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: midusa1@comcast.net	Mar 26 2025 00:31:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 26 2025 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Mar 26 2025 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 26 2025 04:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 26 2025 00:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14979734	EDI: GMACFS.COM	Mar 26 2025 04:30:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14979736	+ Email/Text: jvalencia@amhfcu.org	Mar 26 2025 00:32:00	American Heritage Federal Credit Union, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14979738	Email/Text: megan.harper@phila.gov	Mar 26 2025 00:32:00	City of Philadelphia, c/o Law Department, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14979760	Email/Text: megan.harper@phila.gov	Mar 26 2025 00:32:00	Water Revenue Bureau, City of Philadelphia Law Department, Bankruptcy Group, MSB, 1401 JFK Blvd., Philadelphia, PA 19102-1595
14979737	+ EDI: CAPITALONE.COM	Mar 26 2025 04:30:00	Capital One, PO box 31293, Salt Lake City, UT 84131-0293
14979740	+ EDI: CACINC.COM	Mar 26 2025 04:30:00	Consumer ADJ Co., 12855 Resson Ferry Road, Suite #2, Saint Louis, MO 63128-2911
14979740	+ Email/Text: EDI@CACIONLINE.NET	Mar 26 2025 00:31:00	Consumer ADJ Co., 12855 Resson Ferry Road,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 25, 2025

Form ID: 3091

Total Noticed: 36

			Suite #2, Saint Louis, MO 63128-2911
14979741	+ Email/Text: bankruptcy@credencerm.com	Mar 26 2025 00:32:00	Credence Resource Management, 4222 Trinity Mills, Suite 260, Dallas, TX 75287-7666
14979742	+ EDI: CCS.COM	Mar 26 2025 04:30:00	Credit Collections Services, POB 607, Norwood, MA 02062-0607
14979743	+ EDI: CCS.COM	Mar 26 2025 04:30:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
14979744	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 26 2025 00:42:53	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14979745	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 26 2025 00:32:00	Deutsche National Trust Company, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14979747	+ EDI: JEFFERSONCAP.COM	Mar 26 2025 04:30:00	Jefferson Capital System, 200 14th Avenue East, Sartell, MN 56377-4500
14979749	^ MEBN	Mar 26 2025 00:28:26	KML Law Group, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
14979748	+ Email/Text: bankruptcy@kikoff.com	Mar 26 2025 00:31:00	Kickoff, 75 Broadway, Suite 202, San Francisco, CA 94111-1423
14979751	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 26 2025 00:42:53	LVNV Funding LLC, c/o Resurgent Capital Services LP, POB 1269, Greenville, SC 29602-1269
14989998	Email/PDF: resurgentbknotifications@resurgent.com	Mar 26 2025 00:42:57	LVNV Funding LLC c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14979752	Email/Text: camanagement@mtb.com	Mar 26 2025 00:31:00	M & T Bank, POB 900, Millsboro, DE 19966
14981591	+ Email/Text: camanagement@mtb.com	Mar 26 2025 00:31:00	M&T BANK, PO BOX 1508, Buffalo NY 14240-1508
14979753	Email/Text: bankruptcy@ncaks.com	Mar 26 2025 00:31:00	NCA, PO Box 550, Hutchinson, KS 67504-0550
14979754	+ Email/Text: bankruptcy@ncaks.com	Mar 26 2025 00:31:00	NCA, 327 West 4th Avenue, Hutchinson, KS 67501-4842
14979755	EDI: PRA.COM	Mar 26 2025 04:30:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
14985422	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 26 2025 00:32:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14979757	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 26 2025 00:32:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
14979758	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 26 2025 00:32:00	Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14979759	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 26 2025 00:32:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 25, 2025

Form ID: 309I

Total Noticed: 36

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Deutsche Bank National Trust Company as Trustee on behalf of the certificateholders of the HSI Asset Securitization Corporation Trust 2007-HE2 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. SAYLES	on behalf of Debtor Theresa Morris midusa1@comcast.net midusa1@outlook.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Theresa Morris	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	25-10649-amc	
	Social Security number or ITIN:	xxx-xx-4014
	EIN:	--_-----
	Social Security number or ITIN:	-----
	EIN:	--_-----
	Date case filed for chapter:	13 2/19/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Theresa Morris	
2. All other names used in the last 8 years	aka Theresa B. Evans	
3. Address	1924 West Erie Avenue Philadelphia, PA 19140	
4. Debtor's attorney Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/25/25

For more information, see page 2

Debtor **Theresa Morris**

Case number **25-10649-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 2, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 7/1/25</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 4/30/25</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 8/18/25</td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>Filing deadline: 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/1/25	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/30/25	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/18/25	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/1/25													
You must file:														
<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 														
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/30/25													
Deadline for governmental units to file a proof of claim:	Filing deadline: 8/18/25													
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors													
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1200.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 5/13/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003													
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.													